

Do You Know About Health Insurance for Massachusetts Workers Who are Collecting Unemployment Insurance?



Introducing the Medical Security Program

If you are eligible for unemployment insurance benefits in Massachusetts, you – and your family – may also be eligible for health insurance coverage under the Medical Security Program (MSP).

Two health insurance plans are available to Massachusetts residents – who worked for Massachusetts employers – and who meet certain other eligibility guidelines.

→ Premium Assistance Plan

If you have the option of continuing participation in your former employer's health plan, or continuing a health insurance plan you have previously purchased yourself, you may receive monthly subsidies towards your premium payments. DUA currently pays for 80 percent of the actual premium paid – up to \$790/month for a family plan and \$360/month for an individual plan.

→ Direct Coverage Plan

If you do not have the option of continuing a health plan in which you were enrolled prior to applying for unemployment insurance benefits, you may be eligible to receive a comprehensive benefits package including doctor visits, hospital care, and treatment for mental health and substance abuse. In addition, there are also some required co-payments and deductibles for certain services provided.

Hardship for Direct Coverage

If you do have the option of continuing an existing health plan, but you cannot afford to pay for your share of the COBRA payment, you may qualify for a waiver in order to receive coverage under the Direct Coverage Plan. (See the Division of Unemployment Assistance brochure "The Medical Security Program" for more information or visit our website at www.detma.org/wsmssp.htm)



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How to Apply

Information on benefits and an application will be mailed automatically to all unemployment insurance applicants who are residents of Massachusetts and who worked for a Massachusetts employer. This application packet will be mailed directly by the Division of Unemployment Assistance.

You should complete and return the application to the Medical Security Program as soon as possible. **A delay in applying may delay the date your coverage goes into effect.**

Before you submit your application, make sure that you have provided all the information requested. This includes:

- Your four most recent pay stubs (and your spouse's four most recent pay stubs, if applicable);
- A copy of your DUA Benefit Determination form;
- If you are applying for a hardship waiver, detailed listing of monthly expenses

This will help you to avoid delays in processing. The Medical Security Program will notify you of your eligibility in writing within 10 business days of receiving your completed application.

If you have filed your unemployment insurance claim and have not received a Medical Security Program application within two weeks, contact the Medical Security Plan at **1-800-908-8801** (TTY/TTD **1-800-522-1254**) to have an application mailed to you.

A Brief Look at the Benefits

The following are services covered by the Plan:

- Inpatient hospital (including maternity) with coverage for physician's services, including surgery and anesthesia;
- Outpatient hospital, non-emergency or for accident or sudden illness;
- Physician's services for office, home, outpatient, non-emergency or for emergency treatment or inpatient hospital care;
- Laboratory and x-ray services;
- Well-Baby care including routine exams;
- Psychiatric, substance abuse and alcohol abuse services;
- Prescription drugs.

Routine office visits are not covered, except for Well-Baby care. More information on deductibles and plan payments is available from Blue Cross and Blue Shield.

For Answers to Your Questions

For more information on the Medical Security Program, please call the Medical Security Program Monday through Friday between 8:00 a.m. and 6:00 p.m. The toll-free number is **1-800-908-8801**; the TTY/TDD: **1-800-522-1254**.



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